

**Information to identify the case:**

Debtor 1	<b>Jamie L. Palashoff</b>	Social Security number or ITIN	xxx-xx-9029
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23459-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jamie L. Palashoff  
aka Jamie L. Jowers, aka Jamie Lynn Palashoff,  
aka Jamie Lynn Jowers

12/12/22

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jamie L. Palashoff  
Debtor

Case No. 17-23459-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 12, 2022

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2022:

Recip ID	Recipient Name and Address
db	+ Jamie L. Palashoff, 3209 Villawood Ave, Pittsburgh, PA 15227-3035
cr	+ Borough of Brentwood/Brentwood School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14788181	+ Balance Recovery, Inc., PO Box 17, Imperial, PA 15126-0017
14717536	+ Borough of Brentwood/Brentwood School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15292681	Boyer & Pentek, Inc., Attn: Josh Boyer, McKeesport, PA 15132
15293013	+ Boyer & Pentek, Inc., Attn: Josh Boyer, 503 Reba Street, McKeesport, PA 15132-7337
14684367	++++ CENTRAL CREDIT SERVICES, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708 address filed with court., Central Credit Services, 20 Corporate Park Hills Dr, Saint Charles, MO 63301
14684368	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court., Collection Service Center, 250 Mt Lebanon Blvd Ste 420, Pittsburgh, PA 15122
14684370	Collection Service Center, Inc., PO Box 560, New Kensington, PA 15068-0560
14684372	+ Commonwealth of Pennsylvania, County of Allegheny, Honorable Ralph E. Kaiser, 5001 Curry Rd, Pittsburgh, PA 15236-2569
14788182	+ Hudson & Keys, 382 Blackbrook Road, Painesville, OH 44077-1294
14788185	+ Kurt S. Freedman, Balance Recovery, Inc., PO Box 17, Imperial, PA 15126-0017
14684383	Ralph Gulko, Esq., Pressler and Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
14788186	+ Ronald Amato, Esq., Amato and Associates, P.C., 107 North Commerce Way, Bethlehem, PA 18017-8913
14684384	+ T. John Kuehn, 1201 Broughton Rd, Pittsburgh, PA 15236-3451

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 13 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 13 2022 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 00:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Dec 12, 2022

Form ID: 3180W

Total Noticed: 39

		Dec 13 2022 05:03:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14684365	+ Email/Text: bankruptcy@usecapital.com		
		Dec 13 2022 00:09:00	Capital Accounts, PO Box 140065, Nashville, TN 37214-0065
14684366	+ Email/Text: bankruptcy@usecapital.com		
		Dec 13 2022 00:09:00	Capital Accounts, 2120 Crestmoor Rd, Nashville, TN 37215-2654
14684371	+ Email/Text: commonwealth@ebn.phinsolutions.com		
		Dec 13 2022 00:08:00	Commonwealth Financial Systems, Inc., 245 Main St, Dickson City, PA 18519-1641
14684374	^ MEBN		
		Dec 13 2022 00:04:19	Debt Recovery Solutions, LLC, 6800 Jericho Turnpike, Suite 113E, Syosset, NY 11791-4401
14684375	+ EDI: AMINFOFP.COM		
		Dec 13 2022 05:03:00	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
14684376	+ EDI: IRS.COM		
		Dec 13 2022 05:03:00	Internal Revenue Service, Centralized Insolvency, Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14684377	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 13 2022 00:25:39	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
14829774	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 13 2022 00:25:25	LVNV Funding LLC C/O Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14746529	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 13 2022 00:25:25	LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
14730470	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 13 2022 00:09:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
15122657	+ EDI: AISMIDFIRST		
		Dec 13 2022 05:03:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14788183	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 13 2022 00:09:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
15033712	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Dec 13 2022 00:08:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14696290	EDI: AGFINANCE.COM		
		Dec 13 2022 05:03:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14684379	+ EDI: AGFINANCE.COM		
		Dec 13 2022 05:03:00	OneMain, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013
14684380	+ EDI: AGFINANCE.COM		
		Dec 13 2022 05:03:00	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
14772806	EDI: PRA.COM		
		Dec 13 2022 05:03:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14684381	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Dec 13 2022 00:08:00	Pacific Union Financial, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
14684382	+ EDI: PENNDEPTREV		
		Dec 13 2022 05:03:00	Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14684382	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 13 2022 00:09:00	Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14720193	+ EDI: JEFFERSONCAP.COM		
		Dec 13 2022 05:03:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14749164	^ MEBN		
		Dec 13 2022 00:05:10	UPMC Health Services, PO Box 1123,

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Dec 12, 2022

Form ID: 3180W

Total Noticed: 39

Minneapolis, MN 55440-1123

TOTAL: 27

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		MidFirst Bank
cr		Nationstar Mortgage LLC dba Mr. Cooper et al.
cr		Pacific Union Financial, LLC
14752152		Duquesne Light Company
14684369	*P++	COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477, address filed with court:, Collection Service Center, PO Box 13446, Pittsburgh, PA 15243-0446
14788184	##	Arthur Lashin, Esq., Hayt, Hayt, & Landau, LLC, 123 S. Broad Street, Philadelphia, PA 19109-1003
14684373	##+	Debt Recovery Solutions, 900 Merchants Concourse, Westbury, NY 11590-5142
14684378	##+	Michael M. Bianco, 4232 Brownsville Rd, Pittsburgh, PA 15227-3330
14740012	##+	Pacific Union Financial, LLC, 7880 Bent Branch Drive #100, Irving, TX 75063-6046

TOTAL: 5 Undeliverable, 1 Duplicate, 4 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Pacific Union Financial LLC bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Brentwood/Brentwood School District jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper et al. pabk@logs.com logsecf@logs.com
Mark G. Moynihan	on behalf of Debtor Jamie L. Palashoff mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Nicole Bernadette Labletta	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper et al. Nlabletta@pincuslaw.com brausch@pincuslaw.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Dec 12, 2022

Form ID: 3180W

Total Noticed: 39

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Debtor Jamie L. Palashoff shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 11